Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 1 of 66

Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Breana	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Johnson	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- <u>8053</u>	
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 2 of 66

Debtor 1 Brea First	na Name	Johnson Middle Name Last Name		Case number <i>(if known)</i>	-	
		About Debtor 1:		About Debtor 2	(Spouse Only in a	a Joint Case):
and Emp	-	I have not used any business names or	EINs.	I have not use	ed any business nam	es or EINs.
	ation s (EIN) you ed in the last	Business name		Business name		
8 years		Business name		Business name		
	de names and ness as names	EIN		EIN		
		EIN		EIN		
5. Where ye	ou live			If Debtor 2 lives	at a different addres	ss:
		5946 West Washington Number Street 1w		Number	Street	
		Chicago Illinois 60	6.4.4			
			644 Code	City	State	Zip Code
		Cook				
		County		County		
		If your mailing address is different from above, fill it in here. Note that the court on notices to you at this mailing address.			e that the court will s	ferent from yours, send any notices to
		Number Street		Number	Street	
		City State	Zip Code	City	State	Zip Code
6. Why you choosing	are y this district	Check one:		Check one:		
to file for	bankruptcy	Over the last 180 days before filing this lived in this district longer than in any or	petition, I have ther district.		180 days before filing istrict longer than in a	
		I have another reason. Explain. (See 28	U.S.C. §§ 1408.)	I have anothe	er reason. Explain. (Se	e 28 U.S.C. §§ 1408.)

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 3 of 66

De	btor 1 Breana	Johnson	Case number (if known)
	First Name	Middle Name Last Name	
Pai	t 2: Tell the Court Abo	out Your Bankruptcy Case	
	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Find Bankruptcy (Form B2010)). Also, go to the top of page 1 is Chapter 7 Chapter 11 Chapter 12 Chapter 13	
	How you will pay the fee	more details about how you may pay. Typically, is cashier's check, or money order If your attorney may pay with a credit card or check with a pre-prior of the pay the fee in installments. If you chooled individuals to Pay Your Filing Fee in Installments. I request that my fee be waived (You may reque judge may, but is not required to, waive your fee, the official poverty line that applies to your family	ose this option, sign and attach the Application for
	Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District Wh	MM / DD / YYYY en MM / DD / YYYY Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District Wh	MM / DD / YYYY Relationship to you
	Do you rent your residence?	✓ No. Go to line 12.	nt against you and do you want to stay in your residence? ion Judgment Against You (Form 101A) and file it with

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 4 of 66

Debtor 1 Breana Johnson __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 5 of 66

Debtor 1 Breana Johnson Case number (if known)
First Name Middle Name Last Name

Part 5	Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling						
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):	
15. Te	II the court	You must check one:		Yo	u must check one:		
rece abou	nether you have ceived briefing out credit unseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	
	e law requires that u receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.	
co file Yo	out credit unseling before you e for bankruptcy. u must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.	
fol yo	eck one of the lowing choices. If u cannot do so, you e not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment	
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you		from an approve obtain those ser made my reques	ked for credit counseling services and agency, but was unable to vices during the 7 days after I and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	
paid, and your creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this		
		Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.			Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.		
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. b, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	
			he 30-day deadline is granted only mited to a maximum of 15 days.		Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.		
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required to receive a briefing abordourseling because of:		
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
		Active duty.	duty in a military combat zone.		Active duty.	duty in a military combat zone.	
		about credit coun	are not required to receive a briefing seling, you must file a motion for bunseling with the court.		about credit cour	are not required to receive a briefing iseling, you must file a motion for ounseling with the court.	

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 6 of 66

Debtor 1 Breana	Middle None	Johnson	Case number (if	known)	
Part 6: First Name Answer These Que	Middle Name estions for Reporting	Last Name Purposes			
16. What kind of debts do you have?	16a. Are your debter "incurred by are No. Go to ✓ Yes. Go to 16b. Are your debter money for a but ✓ No. Go to ✓ Yes. Go to ✓ Yes. Go to ✓ Yes. Go to	s primarily consume n individual primarily to line 16b. line 17. s primarily business usiness or investment line 16c. line 17.	for a personal, family, or ho debts? <i>Business debts</i> are	debts that you incurred to obtain f the business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing un	g under Chapter 7. Go t der Chapter 7. Do you e paid that funds will be		t property is excluded and administrative ecured creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999		1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 mi	000 000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 mi	000 000,	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
For you	correct. If I have chosen to fi of title 11, United St under Chapter 7. If no attorney repres out this document, I	le under Chapter 7, I a ates Code. I understa ents me and I did not have obtained and re	am aware that I may procee and the relief available unde pay or agree to pay someo and the notice required by 1	hat the information provided is true and d, if eligible, under Chapter 7, 11,12, or 13 or each chapter, and I choose to proceed ne who is not an attorney to help me fill 1 U.S.C. § 342(b).	
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Breana John Signature of Debte			re of Debtor 2	
	Executed on _	10/5/2017 MM / DD / YYYY	Execut	ed on	

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 7 of 66

Debtor 1 Breana		Johnson	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12, c	or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 34	2(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an			• •	lules filed with the petition is incorrect.
attorney, you do not	J	, ,		•
need to file this page.	/s/ Chad Mizelle		Date	10/5/2017
	Signature of Attorney for	or Debtor		IM / DD / YYYY
	Chad Mizelle			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	2			
	Contact phone		Email address	cmizelle@semradlaw.com
			Illinois	<u> </u>
	Bar number		State	

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 8 of 66

Fill in this information to identify your case:						
Debtor 1	Breana		Johnson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	Ψ0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$12,185.00
1c. Copy line 63, Total of all property on Schedule A/B	\$12,185.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$16,297.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	410,201.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$4,198.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$22,667.00
Your total liabilities	\$43,162.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$2,986.98

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 9 of 66

Deb	tor 1 Brean		Middle Name	Johnson Last Name	Case number (if kr.	nown)				
Part				ive and Statistical Red	cords					
6. A	re you filir	ng for bankruptcy un	ider Chapters 7, 11, oi	r 13?						
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.									
Ŀ	✓ Yes.									
7. W	/hat kind o	of debt do you have?	•							
Ŀ					ed by an individual primarily focal purposes. 28 U.S.C. § 15					
		ebts are not primari n to the court with yo		ou have nothing to report or	n this part of the form. Check	k this box and sub	mit			
	. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,541.17 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.									
9.	Copy the	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:								
	From Par	t 4 on Schedule E/F	, copy the following:		Total c	claim				
	9a. Dome	stic support obligation	ns (Copy line 6a.)		\$0.00					
	9b. Taxes	and certain other deb	ots you owe the governr	ment. (Copy line 6b.)	\$4,198	3.00				
	9c. Claims	s for death or persona	or personal injury while you were intoxicated		\$0.00	\$0.00				
	9d. Stude	nt loans. (Copy line 6	f.)		\$16,96	55.00				
		ations arising out of a ims. (Copy line 6g.)	separation agreement o	r divorce that you did not re	eport as \$0.00					
		,	haring plans, and other	similar debts. (Copy line 6h	\$0.00					

\$21,163.00

9g. Total. Add lines 9a through 9f.

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 10 of 66

Fill in this	information to identify your	case:			
			lahassa		
Debtor 1	Breana First Name	Middle Nan	Johnson ne Last Name		
Debtor 2					
(Spouse, if fi	First Name	Middle Nan	ne Last Name		
United Sta	ates Bankruptcy Court for the	Northern	District of Illinois (State)		
Case num (If known)	nber				
Officia	al Form 106A/B				Check if this is an amended filing
Sche	dule A/B: Prope	erty			12/1
category v responsibl write your	where you think it fits best. le for supplying correct info name and case number (if	Be as complete and ormation. If more spa known). Answer eve	an asset only once. If an asset fits in more to accurate as possible. If two married people ce is needed, attach a separate sheet to the ry question. , or Other Real Estate You Own or Ha	e are filing together, both a is form. On the top of any a	are equally
1. Do you	ı own or have any legal or e	equitable interest in	any residence, building, land, or similar pro	perty?	
~	No. Go to Part 2				
	Yes. Where is the property?				
		<u>\</u>	What is the property? Check all that apply.		claims or exemptions. Put
1.1	Street address, if available, o	r other description	Single-family home		red claims on Schedule D: aims Secured by Property.
	otroot addrood, ii available, o	ouror decempation	Duplex or multi-unit building	Current value of the	Current value of the
	-		Condominium or cooperative	entire property?	portion you own?
		ļ	Manufactured or mobile home		
	Number Street	ļ	Land Investment property	Describe the nature of	f your ownership
		-	Timeshare	interest (such as fee s the entireties, or a life	
	City State	Zip Code	Other	——————————————————————————————————————	e estatej, ii kilowii.
			→ Vho has an interest in the property? Check ne.	Check if this is co (see instructions)	ommunity property
			Debtor 1 only	Ш	
		i	Debtor 2 only		
		i	Debtor 1 and Debtor 2 only		
		i	At least one of the debtors and another		
			— Other information you wish to add about this	s item, such as local	
		_	roperty identification number:		
If you	own or have more than one,		What is the property? Check all that apply.	Do not doduct cooured	claims or exemptions. Put
1.2		ř	Single-family home	the amount of any secu	red claims on Schedule D:
	Street address, if available, o	r other description	Duplex or multi-unit building	Creditors Who Have Cla	aims Secured by Property.
			Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
		i	Manufactured or mobile home	entire property:	portion you own:
	Number Street	[Land		
	Number Street	[Investment property	Describe the nature of interest (such as fee s	
	City State	Zip Code	Timeshare Other	the entireties, or a life	e estate), if known.
			_	Chack if this is co	ommunity property
			Who has an interest in the property? Check one.	(see instructions)	
		[Debtor 1 only		
		Г	Debtor 2 only		
		Ī	Debtor 1 and Debtor 2 only		
		Ī	At least one of the debtors and another		
			Other information you wish to add about this property identification number:	s item, such as local	

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 11 of 66

Debtor 1	Breana		Johnson Case number	er <i>(if known)</i>	
	First Name	Middle Name	Last Name	· · · · ·	
1.3 <u></u>	et address, if available, or c	ther description	What is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
			Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
2. Add you ha 	the dollar value of the power attached for Part 1. Women to the power of the power	ortion you own for frite that number es	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item property identification number: r all of your entries from Part 1, including any entries	es for pages ot? Include any vehicles	mmunity property
	ans, trucks, tractors, sport u	-		C.10.p.100 2000001	
3.1	Make Model: Year:	Nissan Altima 2014	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D</i> aims Secured by Property.
	Approximate mileage: Other information:	35999	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$10575.00	Current value of the portion you own? \$10575.00
			Check if this is community property (see instructions)		
3.2	Make Model: Year:		Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community property (see instructions)		

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 12 of 66

	Breana First Name	Middle Name	Johnson Last Name	Oase number	er (if known)	
3.3	Make		Who has an interest in the one.	property? Check	Do not deduct secured the amount of any secu	•
	Model: Year:					nied claims on <i>Scriedule</i> nims Secured by Property
	Approximate mileage:		Debtor 1 only			, , ,
	, pp. o.m. rato mioago.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu	nity property (see		
			instructions)			
3.4	Make		Who has an interest in the	property? Check		claims or exemptions. P
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors vvno Have Cia	nims Secured by Property
	Approximate mileage:	·	Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu	nity property (see		
			instructions)			
Exar	nples: Boats, trailers, motors No	•	er recreational vehicles, other ft, fishing vessels, snowmobiles,	·		
Exar	nples: Boats, trailers, motors No Yes	•		motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	it, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu	· ·
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	t, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	motorcycle accessor property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor	motorcycle accessor property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor Check if this is commu	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions)	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions) Who has an interest in the	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. F
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions) Who has an interest in the one.	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classian Creditors Who Have Classian Control of the Secured the Amount of Secured Creditors Who Have Classian Creditors Control of Secured Creditors Creditors Control of Secured Creditors	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Priced claims on Schedule hims Secured by Property
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule hims Secured by Property Current value of the

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 13 of 66

Debtor 1 Breana Johnson Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods and Furniture \$625.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone, TV, computer, other misc. consumer electronics \$330.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$365.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Costume Jewelry \$90.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1410.00 for Part 3. Write that number here

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Page 14 of 66 Document

Johnson

Debtor 1 Breana Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$200.00 17.1. Checking account: JPM Chase 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 15 of 66

Deb	tor 1 Breana	Middle None	Johnson	Case number (if known)	
20.	First Name Government and corp	Middle Name orate bonds and other negotial	Last Name ole and non-negotiable	e instruments	
		include personal checks, cashiers ents are those you cannot transfe			
	✓ No				
	Yes. Give specific information about them	Issuer name:			
					_
					_
21.	Retirement or pension Examples: Interests in If), thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	. ,	Pension plan:	-		_
		IRA:			_
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			-
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			-
	✓ No		Institution name:		
	Yes	Electric:			_
		Gas:			_
		Heating oil:			_
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			_
		Water:			_
		Rented furniture:			_
		Other:			_
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No	Issuer name and description:			
	Yes				
					-
					-

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 16 of 66

Debt	or 1 Breana	AC. 1 11 A.	Johnson	Case number (if known)	
24.			ount in a qualified ABLE program, or ur	nder a qualified state tuition program.	
	26 U.S.C. §§ 5	30(b)(1), 529A(b), and 529(b)(1).		
	✓ No Yes	Institution name and descript	ion. Separately file the records of any inte	rests.11 U.S.C. § 521(c):	
					<u> </u>
25.	Trusts, equita exercisable fo	-	operty (other than anything listed in li	ne 1), and rights or powers	
	✓ No				
	Yes. Descr	ibe			
26.			ecrets, and other intellectual property , proceeds from royalties and licensing ag		
	✓ No				
	Yes. Descr	ibe			
27.		chises, and other general idding permits, exclusive license	ntangibles es, cooperative association holdings, liquo	or licenses, professional licenses	
	✓ No				
	Yes. Descr	ibe			
Mor	ney or propert	ty owed to you?			Current value of the portion you own?
					Do not deduct secured claims or exemptions.
28.	Tax refunds ow	red to you			Do not deduct secured claims or exemptions.
28.	✓ No	_		Fadarah	claims or exemptions.
28.	No Yes. Give s about	pecific information them, including whether		Federal:	claims or exemptions. \$0.00
28.	No Yes. Give s about you a	pecific information		Federal: State:	claims or exemptions.
	Yes. Give so about you al and the	pecific information them, including whether iready filed the returns ne tax years			claims or exemptions. \$0.00
	Yes. Give so about you all and the	pecific information them, including whether iready filed the returns ne tax years	oousal support, child support, maintenand	State: Local:	\$0.00 \$0.00 \$0.00
	Yes. Give so about you all and the samples: Past	pecific information them, including whether lready filed the returns ne tax years	ousal support, child support, maintenand	State: Local: ce, divorce settlement, property settlemen	\$0.00 \$0.00 \$0.00
	Yes. Give so about you all and the samples: Past	pecific information them, including whether iready filed the returns ne tax years	ousal support, child support, maintenand	State: Local: ce, divorce settlement, property settlemen Alimony:	\$0.00 \$0.00 \$0.00 \$0.00
	Yes. Give so about you all and the samples: Past	pecific information them, including whether lready filed the returns ne tax years	ousal support, child support, maintenand	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
	Yes. Give so about you all and the samples: Past	pecific information them, including whether lready filed the returns ne tax years	ousal support, child support, maintenand	State: Local: ce, divorce settlement, property settlemen Alimony:	\$0.00 \$0.00 \$0.00 \$0.00
	Yes. Give so about you all and the samples: Past	pecific information them, including whether lready filed the returns ne tax years	ousal support, child support, maintenand	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Yes. Give so about you all and the second se	pecific information them, including whether ready filed the returns the tax years	nousal support, child support, maintenand	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support:	\$0.00 \$0.00 \$0.00 \$0.00 at \$0.00 \$0.00 \$0.00
29.	Yes. Give so about you at and the samples: Past No Yes. Give so about you at and the samples: Past No Yes. Give so other amounts Examples: Unpage	pecific information them, including whether iready filed the returns he tax years due or lump sum alimony, sp pecific information	pousal support, child support, maintenance e payments, disability benefits, sick pay, v ans you made to someone else	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Yes. Give syabout you at and the samples: Past Other amounts Examples: Unpasocial	pecific information them, including whether lready filed the returns he tax years due or lump sum alimony, sp pecific information	e payments, disability benefits, sick pay, v	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Yes. Give syabout you at and the samples: Past Yes. Give syabout you at and the samples: Past Yes. Give syabout you at and the samples: Past Other amounts Examples: Unpassocial	pecific information them, including whether lready filed the returns he tax years due or lump sum alimony, sp pecific information	e payments, disability benefits, sick pay, v	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 17 of 66

Deb	tor 1 Breana		Johnson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life	e insurance; health savir	ngs account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the insurance cor of each policy and list its value	npany	any name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is If you are the beneficiary of a livin property because someone has of No Yes. Describe	g trust, expect proceed:		cy, or are currently entitled to receive	
33.	Claims against third parties, we Examples: Accidents, employment No Yes. Describe			a demand for payment	
34.	Other contingent and unliquid to set off claims No Yes. Describe	ated claims of every n	nature, including counter	claims of the debtor and rights	
35.	Any financial assets you did no	it already list			
36.	Add the dollar value of all of yo for Part 4. Write that number h				\$200.00
Part	-			nterest In. List any real estate in Par	t 1.
37.	No. Go to Part 6. Yes. Go to line 38.	or equitable interest ii	n any business-related pr		Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commi	ssions you already ea	rned		or exemptions
	Yes. Describe				
39.	. □ No		ms, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elec	tronic devices
	Yes. Describe				

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 18 of 66

Deb	tor 1 Breana		Johnson	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in bus	siness, and tools of your tra	de	
	✓ No				
	Yes. Describe				
11	Inventory				
41.	_				
	✓ No				
	Yes. Describe				
42.	Interests in partnersh	ips or ioint ventures			
	✓ No	,.			
		Name of e	entity:	% of ownership:	
	Yes. Give specific information about				
	them	·			
43.	Customer lists, mailing	lists, or other compilations			<u> </u>
	√ No				
		nclude personally identifiable informa	ation (as defined in 11 U.S.C. a	S 101(41A))?	
	Too. Do your lists i	molade personally identifiable informe	alon (as dollined in 11 0.0.0.)	g 101(+179):	
	No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not already list			
	✓ No				
	Yes. Give specific				
	information				<u> </u>
					<u> </u>
		·			
		-			_
		all of your entries from Part 5, inc		you have attached	
for Pa	art 5. Write that number	er here			
Part	Describe Any F	arm- and Commercial Fishing	a-Related Property You	Own or Have an Interest In.	
ı aı		interest in farmland, list it in Part 1.			
46.	Do you own or have a	ny legal or equitable interest in a	ny farm- or commercial fish	ing-related property?	
	No. Co to Dort 7				Current value of the
	Yes. Go to line 47.				portion you own?
	Tes. Go to line 47.				Do not deduct secured claims or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 19 of 66

Debt		Breana First Name		Johnson Last Name	Case number (if known)	
48.		ps-either growing o		Last Ivame		
		No S				
	H	Yes. Describe				
49.	Far	m and fishing equip	oment, implements, machinery, fixtur	es, and tools of trade		
	V	No				
		Yes. Describe				
50.	Far	m and fishing suppl	lies, chemicals, and feed			
	✓	No				
		Yes. Describe				
		L				
51.	Any	farm- and comme	rcial fishing-related property you did	not already list		
		No Vac Dagariba				
	Ш	Yes. Describe				
					Γ	
			l of your entries from Part 6, includin			
▶	11 1 0	. Write that number	11616			
D- 1		December All Due	nouty Voy Ourn on Hove on Inter	act in That Vov Did N	at List Above	
Part 53.			perty You Own or Have an Interderty of any kind you did not already		OL LIST ADOVE	
			s, country club membership			
	✓	No				
		Yes. Give specific information				
54. A	dd th	ne dollar value of al	l of your entries from Part 7. Write th	at number here		<u> </u>
Part	g ·	I ist the Totals of	Each Part of this Form			
55. F	Part	1: Total real estate	, line 2		>	
56. r	art :	2 total vehicles, lin	e 5	\$10575.00		
57. P	art 3	3: Total personal an	nd household items, line 15			
		· I: Total financial as		\$1410.00		
			elated property, line 45	\$200.00		
			ishing-related property, line 52			
			erty not listed, line 54			
υ2. I	otal	personal property.	Add lines 56 through 61	\$12185.00	Copy personal property total	+ \$12185.00
						\$12185.00
63. T	otal	of all property on S	schedule A/B. Add line 55 + line 62			Ψ12103.00

		Case 17-29857	Doc 1 Filed 1 Docu	.0/05/17 ment F	Entered 10/05/17 0 Page 20 of 66	9:55:07	Desc Main
Fill	in this infori	mation to identify your case:					
Deb	otor 1	Breana		Johnson			
Deb	otor 2	First Name	Middle Name	Last Name	1		
(Spc	ouse, if filing)	First Name	Middle Name	Last Name			
Uni	ted States B	ankruptcy Court for the: Nortl	nern E	District of Illinois			
	se number			(State) 		
	-	Form 106C					Check if this is an amended filing
Sc	hedul	e C: The Property	y You Claim a	s Exem	ot		04/16
For stat the tax-und you	exempt. If r itional page each iten te a specif amount o exempt r ler a law t r exempti	more space is needed, fill on ges, write your name and cannot of property you claim as fic dollar amount as exempted any applicable statutory etirement funds—may be	ut and attach to this ase number (if known sexempt, you must supt. Alternatively, you limit. Some exempt unlimited in dollar a particular dollar applicable statutor	page as man specify the a u may claim tions—such amount. Hov	y copies of Part 2: Addition mount of the exemption the full fair market value as those for health aids, inverer, if you claim an exe	you claim. O of the properights to recemption of 10	erty being exempted up to eive certain benefits, and
1.	Which set	t of exemptions are you claim	ing? Check one only, e	ven if your spou	ise is filing with you.		
	✓ You a	are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.	C. § 522(b)(3)		
	You a	are claiming federal exemptio	ns. 11 U.S.C. § 522(b)(2)			
2.	For any p	roperty you list on Schedule A	A/B that you claim as e	exempt, fill in t	he information below.		
		cription of the property and chedule A/B that lists this	Current value of the portion you own		ne exemption you claim	Specifi	c laws that allow exemption

Copy the value from Schedule A/B

\$200.00

\$625.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

 $\overline{\mathbf{V}}$

✓

\$200.00

\$625.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

☐ No ☐ Yes

Brief

Brief

description:

Line from Schedule A/B:

description:

Line from

Schedule A/B:

Chase

Checking account, JPM

Misc. Household Goods and Furniture

06

Are you claiming a homestead exemption of more than \$160,375?

735 ILCS 5/12-1001(b)

735 ILCS 5/12-1001(b)

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 21 of 66

Debtor	1 Breana	J	ohnson	Case number (if known)	
	First Name Midd	lle Name Li	ast Name		
Part 2:	Additional Page				
lin	ief description of the property and e on Schedule A/B that lists this operty	Current value of the portion you own Copy the value from Schedule A/B		emption you claim ox for each exemption.	Specific laws that allow exemption
Bri	ef				735 ILCS 5/12-1001(a)
Lin	Scription: Used Clothing The from The first state of the second	\$365.00	100% of fair applicable st	\$365.00 market value, up to any atutory limit	-
Bri		A 000 00			735 ILCS 5/12-1001(b)
des	scription:	\$330.00	✓	\$330.00	
	Cell phone, TV, computer, other misc. consumer electronics		100% of fair applicable st	market value, up to any atutory limit	-
	ne from hedule A/B: 07				
Bri		Ф00.00			735 ILCS 5/12-1001(b)
des	scription:	\$90.00	✓	\$90.00	
1:	Misc. Costume Jewelry e from		100% of fair	market value, up to any	_
	ne from hedule A/B: 12		applicable st		

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 22 of 66

		Do	cument Page 22 of 6	06		
Fill in this	information to identify your cas	se:				
Debtor 1	Breana First Name	Middle Name	Johnson Last Name			
Debtor 2 (Spouse, if f		Middle Name	Last Name			
	- Thornamo					
United St	ates Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case nun	nber					
	al Form 106D					Check if this is an amended filing
Sche	edule D: Credito	ors Who Ha	ve Claims Secure	d by Prop	ertv	12/15
more spa	•		e are filing together, both are equa nber the entries, and attach it to tl	•		
1. Do :	any creditors have claims se		-			
			with your other schedules. You have	e nothing else to repo	ort on this form.	
✓	Yes. Fill in all of the information	below.				
Part 1:	List All Secured Claims					
se		an one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors in der according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	TOMTV CRDT	Describe the property	that secures the claim:	\$16,297.00	\$10,575.00	\$5,722.00
	editor's Name 5250 NORTHWESTERN	066 Automobile				
	Number Street	As of the date you file	, the claim is: Check all that apply.			
_		Contingent				
	OUTHFIELD MI 48076	Unliquidated				
Cit WI	State ZIP Code one owes the debt? Check one.	Disputed				
✓	Debtor 1 only	Nature of lien. Check	all that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
 =	At least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
_	and another	Judgment lien from	n a lawsuit			
	Check if this claim relates to a community debt	Other (including a r	-			
	te debt was 2/2017	Last 4 digits of accou	nt number1101			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$16,297.00

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 23 of 66

Fill in t	his inform	nation to identify your ca	case:					
Debtor	1	Breana		Johnson				
Debtor	. 2	First Name	Middle Name	Last Name				
(Spouse,		First Name	Middle Name	Last Name				
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case n	umber 1)			(State)				
Offic	ial Fo	orm 106E/F			_	Chec	k if this is an	amended filing
Sch	nedu	ile E/F: Cre	editors Who	o Have Unsecure	d Claims			12/15
other p Form 10 claims the ent known)	arty to a 06A/B) ald that are ries in th List A o any cre	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At All of Your PRIORITY	s or unexpired leases t ecutory Contracts and C Creditors Who Hold Cla		executory contract G). Do not include a ace is needed, copy	s on Sc <i>hedul</i> any creditors the Part you	e A/B: Prope with partial uneed, fill it	erty (Official ly secured out, number
lis As C	ist all of your sted, identified as much as ontinuation	tify what type of claim it i s possible, list the claims on Page of Part 1. If more	is. If a claim has both pri s in alphabetical order acc re than one creditor holds	s more than one priority unsecured clai ority and nonpriority amounts, list that cording to the creditor's name. If you h is a particular claim, list the other credito his for this form in the instruction bookl	claim here and show ave more than two pors in Part 3.	both priority	and nonpriori	ty amounts.
						Total claim	Priority amount	Nonpriority amount
	Priority Cr 118 N Cla	unty Recorder of Deeds reditor's Name ark		Last 4 digits of account number	n/a	\$1,198.00	\$1,198.00	\$0.00
	Number	Street		As of the date you file, the claim apply.	s: Check all that			
	Chicago	Illinois	60602	Contingent				
,		State urred the debt? Check of or 1 only	Zip Code one.	Unliquidated Disputed				
		or 2 only		Type of PRIORITY unsecured clair	m:			
	□	or 1 and Debtor 2 only		Domestic support obligations				
	느	ast one of the debtors an	nd another	Taxes and certain other debts you government	ou owe the			
	Chec	ck if this claim relates	to a community debt	Claims for death or personal injuintoxicated	ıry while you were			
		aim subject to offset?		Other. Specify				
	✓ No Yes			_				
	IRS 1	we dite de News		Last 4 digits of account number		\$3,000.00	\$3,000.00	\$0.00
	PO Box 7			When was the debt incurred?	n/a			
	Number	Street		As of the date you file, the claim	s: Check all that			
•				apply. Contingent				
	Philadelph City	<u>hia Pennsylvar</u> State	nia 19101 Zip Code	Unliquidated				
,		urred the debt? Check of	one.	Disputed				
		or 1 only		Type of PRIORITY unsecured clair	m:			
	□	or 2 only		Domestic support obligations				
	□	or 1 and Debtor 2 only	ad an ath ar	Taxes and certain other debts yo	ou owe the			
	브	ast one of the debtors an		government Claims for death or personal inju	ıry while you were			
	_	ck if this claim relates a ck if this claim relates	to a community dept	intoxicated				
	✓ No ✓ Yes	,		Other. Specify				

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 24 of 66

Debtor 1 Breana Johnson Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 American Finance Co \$1,200.00 Last 4 digits of account number Nonpriority Creditor's Name 53 W Jackson Blvd Ste 1522 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60604 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Payday Loan Is the claim subject to offset? Yes 4.2 **Brothers Finance** \$1.00 Last 4 digits of account number Nonpriority Creditor's Name 328 S Jefferson Ave When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60661 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Notice Only Is the claim subject to offset? **✓** No Yes 4.3 City of Chicago Department of Revenue \$4,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 North LaSalle Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 25 of 66

Debtor 1 First Name Middle Name Last Name Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	SLSC/EFS Nonpriority Creditor's Name PO BOX 61047 Number Street	When was the debt incurred? 9/2008 As of the date you file, the claim is: Check all that apply.	\$3,524.00
	HARRISBURG Pennsylvania 17106 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.5	SLSC/EFS Nonpriority Creditor's Name PO BOX 61047 Number Street HARRISBURG Pennsylvania 17106 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Heat 4 digits of account number	\$1,668.00
4.6	Speedy Cash Nonpriority Creditor's Name 1931 N. Mannheim Rd Number Street Melrose Park Illinois 60160 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	When was the debt incurred?	\$1.00

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 26 of 66

Johnson Debtor 1 Breana Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 US DEPT OF ED/GLELSI \$6,439.00 Last 4 digits of account number 8581 Nonpriority Creditor's Name 2401 INTÉRNATIONAL LN When was the debt incurred? 10/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent 53704 MADISON Wisconsin Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes US DEPT OF ED/GLELSI \$5,334.00 Last 4 digits of account number 7577 Nonpriority Creditor's Name 2401 INTÉRNATIONAL LN When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON Wisconsin 53704 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

Other. Specify _

Is the claim subject to offset?

✓ No ✓ Yes Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 27 of 66

Debtor 1	Breana First Name		Middle Name	Johnson Last Name	Case n	umber (if known)
Part 3:	•			t You Already List	ed	
 Use this page only if you have others to be notified about your be collection agency is trying to collect from you for a debt you owe collection agency here. Similarly, if you have more than one creditors here. If you do not have additional persons to be notified 				bt you owe to some	one else, list the or ny of the debts tha	riginal creditor in Parts 1 or 2, then list the t you listed in Parts 1 or 2, list the additional
	Arnold Scott Harris Name		On which entry in Part 1 or Part 2 did you list the original creditor?			
	111 W. Jackson # 600 Number Street		Line 4.3	of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
<u>Ch</u> Cit	icago y	Illinois State	60604 Zip Code	Last 4 digits of	of account number	

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 28 of 66

Debtor 1 Breana Johnson Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpose
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom r ure r	6b. Taxes and certain other debts you owe the government	6b.	\$4,198.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.		\$4,198.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$16,965.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$5,702.00	
	6i Total Add lines 6f through 6i	6i	\$22,667.00	

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 29 of 66

Fill in this information to identify your case:					
Debtor 1	Breana		Johnson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			()		

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

P	erson or com	pany with whom you have	the contract or lease	State what the contract or lease is for
	Landlord Name 2334 West Van	Buren	·	Residential Lease, Debtor is Lessee, 1 Year Apartment Lease
	Number	Street		
	Chicago	Illinois	60612	
	City	State	Zip Code	

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 30 of 66

		DC	Cument	i age so	01 00
Fill in this info	rmation to identify your o	ase:			
Debtor 1	Breana		Johnson		
	First Name	Middle Name	Last Nam	ie	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Nam	ie	-
United States	Bankruptcy Court for the:	Northern	District of Illino	ois	
Case number			(Stat	e)	
(If known)					Check if this is an amended filing
Official	Form 106H				arrondoù illing
Schedu	le H: Your Cod	lebtors			12/15
1. Do you h	3	ou are filing a joint case, do	·		
	• •	lived in a community pro kico, Puerto Rico, Texas, W		- '	nmunity property states and territories include Arizona, California,
	. Go to line 3.				
Yes	, ,	er spouse, or legal equiva	lent live with you	at the time?	
✓	No		" 0		
ш	Yes. In which communit	y state or territory did you	ı iive?	Fi	Il in the name and current address of that person.
	Name of your spouse, t	ormer spouse, or legal equ	ivalent		
	Number Street				
	City	State		Zip Code	
3. In Colum	in 1, list all of your codel	otors. Do not include you	r spouse as a coo	deptor if your	spouse is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 31 of 66

		200	Jamone	i ago o	1 01 00		
Fill in this in	formation to identify	your case:					
Debtor 1	Breana		Johnso	on			
	First Name	Middle Name	Last N	ame	— Che	eck if this is:	
Debtor 2	g) First Name	Middle Name	Last N	omo	_ _	An amended filing	
						A supplement showing po	net-netition chanter 19
United States the: Case numbe	s Bankruptcy Court for	Northern	_ District of Illi (S	nois tate)	- "	expenses as of the follow	
(If known)						MM / DD / YYYY	
Official	Form 106I						
Schedu	ıle I: Your In	come					12/15
spouse. If m number (if k							-
Fill in yo informat	ur employment		Debtor 1			Debtor 2	
		Employment status	E mplo	yed		Employed	
attach a s information	ve more than one job, separate page with on about additional		Not Employed		Not Employed		
employer		Occupation				_	
	art time, seasonal, or oyed work.	Employer's name	Comcast C Manageme	Cable Commu ent LLC	inications		
	on may include student naker, if it applies.	Employer's address	One Como	cast Center		Number Street	
			Philadelphi	ia Penns	ylvania 19103		
			City	State	Zip Code	City S	State Zip Code
		How long employed there?					
Part 2: Gi	ve Details About N	Nonthly Income					
Estimate m	nonthly income as of the session are separated.	the date you file this form				•	
more space	e, attach a separate she	et to this form.		Fo	or Debtor 1	For Debtor 2 or	
		ary, and commissions (befo , calculate what the monthly		2.	\$2,782.48	non-filing spouse	
3. Estima	te and list monthly ove	rtime pay.		3.	+ \$0.00		-
4. Calculate gross income. Add line 2 + line 3.			4.	\$2,782.48]	

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 32 of 66

Debtor 1Breana First Name Middle Name	Johnson Last Name	Case number (if known)	·	
THOCKMAINE WINGGO NAME	Last Hams	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$2,782.48		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$300.49		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$62.27		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$123.07		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:	5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + +5h$.	-5f + 5g 6.	\$485.83		
7. Calculate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$2,296.65		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, ar	nd			
the total monthly net income.	8a.	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, o dependent regularly receive				
Include alimony, spousal support, child support, maintenanc divorce settlement, and property settlement.	e, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00	_	
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any noncash assistance that you receive, such as food stamps (benefunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:		4057.00		
Food Assistance Programs Income	8f.	\$357.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify: Other - Prorated Anticipated Tax Refund	8h. +	\$333.33 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h. 9.	\$690.33		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$2,986.98 +	=	\$2,986.98
11. State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of you friends or relatives. Do not include any amounts already included in lines 2-10 or am	ur household, your c	lependents, your roommat		
Specify:	out and that are not at	anabio to pay experience list	11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S				\$2,986.98
				Combined monthly income
13. Do you expect an increase or decrease within the year afte	r you file this form?	•		
Yes. Explain:				

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main

		Docu	ment Page 33 of 66	5	
Fill in this infor	mation to identify yo	our case:			
Debtor 1	Breana First Name	Middle Name	Johnson Last Name		
Debtor 2	T II St I Valine	Wildale Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States E	Bankruptcy Court for	the: Northern [District of Illinois (State)		howing post-petition chapter 13 the following date:
(If known)	-		_	MM / DD / YYYY	<u></u>
	Form 106 e J: Your E	_			12/15
Be as complete information. If (if known). Ans	e and accurate as p	possible. If two married people and led, attach another sheet to this	re filing together, both are equall form. On the top of any addition		
1. Is this a joi	nt case?				
	o to line 2	a separate household?			
	■ No				
-	┛ Tyes Debtor2 mu	st file Official Forms 106.I-2 Expen	nses for Separate Household of Debi	for 2	
2 Do you have	e dependents?	7 No	occ for copulate frequencia of Bost	0, 2,	
Do not list D Debtor 2.	· ·	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		·	Child	7 months	No.
					Yes.
expenses of	penses include f people other	No			_
than yourself and dependents	-	Yes			
Part 2: Estin	mate Your Ongoi	ng Monthly Expenses			
_	of a date after the b		rou are using this form as a suppl plemental Schedule J, check the	-	
	•	on-cash government assistance i ed it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home ownershiper the ground or lot.	•	clude first mortgage payments and		\$800.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 34 of 66

Debtor 1 Breana Johnson Case number (if known) First Name Middle Name Last Name

First Name Middle Name	Last Ivallie		
			Your expenses
5. Additional mortgage payments for your residence, such as hon	ne equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$290.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services		6c.	\$260.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$737.00
8. Childcare and children's education costs		8.	\$50.00
9. Clothing, laundry, and dry cleaning		9.	\$99.00
10. Personal care products and services		10.	\$110.00
11. Medical and dental expenses		11.	\$205.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments		12.	\$260.00
13. Entertainment, clubs, recreation, newspapers, magazines, ar	nd books	13.	\$0.00
14. Charitable contributions and religious donations		14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lin	es 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included i	n lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, maintenance, and support that yo	ou did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 10	61).	18.	
19. Other payments you make to support others who do not live v	vith you.		
Specify:		19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of the 20a. Mortgages on other property	is form or on Schedule I: Your Income.	00	00.00
20b. Real estate taxes.		20a	\$0.00
		20b	\$0.00
20c. Property, homeowner's, or renter's insurance		20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.		20d	\$0.00
20e. Homeowner's association or condominium dues		20e	\$0.00

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 35 of 66

Debtor 1 Brea			Johnson	Case number (if known)		
First	t Name	Middle Name	Last Name			
21. Other. Sp	ecify:				21	\$0.00
	e your monthly expense	es.				\$2,811.00
	lines 4 through 21.			\$0.00		
• •	, , , ,	**	from Official Form 106J-2			\$2,811.00
22c. Add	line 22a and 22b. The re	sult is your monthly exp	enses.		22.	
23.Calculate	your monthly net inco	ome.				
23a. Copy	line 12 (your combined	monthly income) from S	Schedule I.		23a	\$2,986.98
23b. Cop	y your monthly expenses	from line 22 above.			23b	\$2,811.00
	ract your monthly expens		icome.			\$175.98
The	result is your monthly ne	et income.			23c	
			oan within the year or do yo			

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 36 of 66

Fill in this information to identify your case:					
Debtor 1	Breana		Johnson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)	_		(=====		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Breana Johnson	x
	Signature of Debtor 1	Signature of Debtor 2
	Date 10/5/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 37 of 66

Fill in th	nis infori	nation to identify your c	ase:					
Debtor	1	Breana First Name	Middle N	Johnson Name Last Nan				
Debtor (Spouse,		First Name	Middle N	Name Last Nan	ne			
United	States B	ankruptcy Court for the:	Northern	District of Illing				
Case nu (If known)				(Sta	te)			
Offic	cial	Form 107				_		Check if this is a amended filing
			l Affairs f	or Individuals	Filing for	Bankru	ptcv	04/10
informa numbe	ation. If r (if kno	f more space is neede own). Answer every q	d, attach a sepa uestion.	arried people are filing arate sheet to this forn	n. On the top of			
				and Where You Lived	Before			
1. V		your current marital sta	itus?					
	_	ried married						
2. 🛭	uring t	he last 3 years, have yo	u lived anywhere	e other than where you l	ve now?			
	☐ No ✓ Yes	. List all of the places yo	u lived in the last	3 years. Do not include	where you live no	w.		
	Deb	tor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as D	Debtor 1		Same as Debtor 1
		1 W potomac nber Street		From	Number Street			From To
	Chic City	cago Illinois State	60651 Zip Code		City	State	Zip Code	
					Same as D	Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Street			From
	City	State	Zip Code		City	State	Zip Code	
	d territor	<i>ies</i> include Arizona, Califo	mia, Idaho, Louis	ouse or legal equivalent iana, Nevada, New Mexico Codebtors (Official Form	, Puerto Rico, Texa			mmunity property states

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 38 of 66

Deb	tor 1	Breana	Johnson	Case nu	umber (if known)	
		First Name Middle	Name Last Nam	ie		
Part	2:	Explain the Sources of Your Inc	ome			
4.	Fill i	you have any income from employmenthe total amount of income you receive ities. If you are filing a joint case and you not not you. Yes. Fill in the details.	ed from all jobs and all busir	esses, including part-time		irs?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$18841.11	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$34000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$34000.00	Wages, commissions, bonuses, tips Operating a business	
	Inclu publ filing List	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental inc a joint case and you have income that seach source and the gross income from No Yes. Fill in the details.	come is taxable. Examples o come; interest; dividends; mo you received together, list it o	f other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:				
		or last calendar year: lanuary 1 to December 31, 2016) YYYY				
		or the calendar year before that: lanuary 1 to December 31, 2015) YYYY				

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Page 39 of 66 Document

Johnson

Debtor 1 Breana __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 40 of 66

Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Dates of	or 1 Breana			Jo	hnson	Case number	(if known)
Insider's Name Number Street City State Zip Code	First Name		Middle Name	Las	st Name		
Yes. List all payments to an insider. Dates of payment Total amount pound still owe	Insiders include yo corporations of wh agent, including or	ur relatives; a ich you are a re for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	you are a general partner; g securities; and any managing
Dates of payment Total amount pounce still owe Reason for this payment	√ No						
Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Mithin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? nclude payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Dates of payment paid Insider's Name Number Street	Yes. List all p	ayments to a	an insider.				
Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? nclude payments on debts guaranteed or cosigned by an insider. ✓ No ☐ Yes. List all payments that benefited an insider. Dates of payment Dates of payment Dates of payment Dates of payment Include creditor's name Insider's Name Number Street							Reason for this payment
City State Zip Code Insider's Name Number Street	Insider's Name)					
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Include creditor's name Insider's Name Number Street	Number Street						
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Paid Amount you still owe Include creditor's name Insider's Name Number Street	City	State	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nsider? nclude payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Paid Amount you still owe Include creditor's name Insider's Name Number Street	Insider's Name)					
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Dates of payment Dates of payment Insider's Name Number Street	Number Street						
nsider? nclude payments on debts guaranteed or cosigned by an insider. ✓ No Yes. List all payments that benefited an insider. Dates of payment Include creditor's name Number Street	City	State	Zip Code				
Insider's Name Number Street	insider? Include payments o	on debts gua	aranteed or cosigne	ed by an insider. sider. Dates of	Total amount	Amount you	Reason for this payment
Number Street							Include creditor's name
	Insider's Name	•					
City State Zip Code	Number Street						
	City	State	Zip Code				
Insider's Name	Insider's Name)					
Number Street	Number Street						
City State Zip Code	City	State	Zin Code				

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 41 of 66

Johnson Debtor 1 Breana Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property \$0 American Finance Co Creditor's Name Explain what happened 53 W Jackson Blvd Ste 1522 Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60604 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 42 of 66

	or 1 Breana	Johnson	Case number (if known)	
	First Name Middle Name	Last Name		
	Within 90 days before you filed for bankruptcy, of accounts or refuse to make a payment because		pank or financial institution, set off any amo	ounts from your
	✓ No ✓ Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name	_		
	Number Street	_		
		Last 4 digits of account	number: XXXX-	
12.	City State Zip Code Within 1 year before you filed for bankruptcy, wa	s any of your property in the	possession of an assignee for the benefit o	f creditors, a court-
	appointed receiver, a custodian, or another offic		possession of an assignee for the benefit of	i orcanors, a court
	✓ No Yes			
Part !	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptey o		otal value of more than \$600 per person?	
	No	did you give any gifts with a t	otal value of more than \$600 per percent	
		aid you give any gifts with a t	otal talao o more man \$550 por porcem	
	✓ No	Describe the gifts	Dates you gave the	Value
	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600		Dates you	Value
	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600		Dates you gave the	Value
	✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates you gave the	Value
	Ves. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code		Dates you gave the	Value
	No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street		Dates you gave the	Value
	Ves. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code		Dates you gave the	Value
	Ves. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you		Dates you gave the	Value

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 43 of 66

btor 1	Breana		Johnson Cas	se number (if known)		
	First Name	Middle Name	Last Name	, ,		
. Wit	hin 2 years before you filed	d for bankruptcy, did	you give any gifts or contributions wit	h a total value of	more than \$600	to any charity?
	No					
✓	No					
	Yes. Fill in the details for e	ach gift or contribution	on.			
	Gifts or contributions to	harities	Describe what you contributed		Date you	Value
	that total more than \$600		Describe what you contributed		contributed	Value
	that total more than \$600	•			Continuated	
	Charity's Name		•			
			_			
	Number Street		•			
	Number Street					
	City State	Zip Code	-			
	Oity State	Zip Oode				
. c.	List Certain Losses					
. •						
	Yes. Fill in the details. Describe the property you how the loss occurred	u lost and	Describe any insurance coverage Include the amount that insurance h	as paid. List	Date of your loss	Value of property lost
			pending insurance claims on line 33	of Schedule		
			A/B: Property.			
Wit	out seeking bankruptcy or p	for bankruptcy, did y preparing a bankrupt				anyone you consulte
Wit	hin 1 year before you filed out seeking bankruptcy or	for bankruptcy, did y preparing a bankrupt				anyone you consulte
Wit	hin 1 year before you filed out seeking bankruptcy or p ude any attorneys, bankruptc	for bankruptcy, did y preparing a bankrupt	tcy petition?			anyone you consulte
Wit	hin 1 year before you filed out seeking bankruptcy or p ude any attorneys, bankruptc No	for bankruptcy, did y preparing a bankrupt	tcy petition? r credit counseling agencies for services re	equired in your ban	kruptcy.	
Wit	hin 1 year before you filed out seeking bankruptcy or p ude any attorneys, bankruptc No	for bankruptcy, did y preparing a bankrupt	r credit counseling agencies for services re Description and value of any proper	equired in your ban	kruptcy. Date payment	Amount of
Wit	hin 1 year before you filed out seeking bankruptcy or p ude any attorneys, bankruptc No	for bankruptcy, did y preparing a bankrupt	tcy petition? r credit counseling agencies for services re	equired in your ban	kruptcy. Date payment or transfer	
Wit	hin 1 year before you filed out seeking bankruptcy or p ude any attorneys, bankruptc No Yes. Fill in the details.	for bankruptcy, did y preparing a bankrupt	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details.	for bankruptcy, did y preparing a bankrupt	r credit counseling agencies for services re Description and value of any proper	equired in your ban	kruptcy. Date payment or transfer	Amount of
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	for bankruptcy, did y preparing a bankrupt	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy of yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	for bankruptcy, did y preparing a bankrupt	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptch No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	for bankruptcy, did y preparing a bankrupt	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy of yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	for bankruptcy, did y preparing a bankrupt	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy or pude any attorneys or pude any attorneys, bankruptcy oreal attorneys, bankruptcy or pude any attorneys, bankruptcy or pu	for bankruptcy, did y preparing a bankrupt by petition preparers, o	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys,	for bankruptcy, did y preparing a bankrupt by petition preparers, o	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy or pude any attorneys or pude any attorneys, bankruptcy oreal attorneys, bankruptcy or pude any attorneys, bankruptcy or pu	for bankruptcy, did y preparing a bankrupt by petition preparers, o	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys,	for bankruptcy, did y preparing a bankrupt by petition preparers, o	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys,	for bankruptcy, did y preparing a bankrupt by petition preparers, o	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy or you any attorneys. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	for bankruptcy, did y preparing a bankrupt by petition preparers, o 60603 Zip Code	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys,	for bankruptcy, did y preparing a bankrupt by petition preparers, o 60603 Zip Code	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy or pude any attorneys. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr	for bankruptcy, did y preparing a bankrupt by petition preparers, o 60603 Zip Code	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy or you any attorneys. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	for bankruptcy, did y preparing a bankrupt by petition preparers, o 60603 Zip Code	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy or pude any attorneys. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr	for bankruptcy, did y preparing a bankrupt by petition preparers, o 60603 Zip Code	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy or pude any attorneys. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr	for bankruptcy, did y preparing a bankrupt by petition preparers, o 60603 Zip Code	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy or pude any attorneys. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr	for bankruptcy, did y preparing a bankrupt by petition preparers, o 60603 Zip Code	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy or pude any attorneys. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr	for bankruptcy, did y preparing a bankrupt by petition preparers, o 60603 Zip Code	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy or pude any attorneys. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr Person Who Was Paid Number Street	for bankruptcy, did y preparing a bankruptcy petition preparers, of 60603 Zip Code	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy or pude any attorneys. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr	for bankruptcy, did y preparing a bankrupt by petition preparers, o 60603 Zip Code	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy or pude any attorneys. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr Person Who Was Paid Number Street City State	for bankruptcy, did y preparing a bankruptcy petition preparers, of 60603 Zip Code	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy or pude any attorneys. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr Person Who Was Paid Number Street	for bankruptcy, did y preparing a bankruptcy petition preparers, of 60603 Zip Code	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed but seeking bankruptcy or pude any attorneys, bankruptcy or pude any attorneys. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payr Person Who Was Paid Number Street City State	for bankruptcy, did y preparing a bankruptcy petition preparers, o 60603 Zip Code Zip Code	r credit counseling agencies for services re Description and value of any proper transferred	equired in your ban	Date payment or transfer was made	Amount of payment

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 44 of 66

Debto	or 1 Breana		se number (if known)	
	First Name Middle Name	Last Name		
	Within 1 year before you filed for bankruptcy, di help you deal with your creditors or to make pa Do not include any payment or transfer that you list	yments to your creditors?	alf pay or transfer any property to any	one who promised to
	✓ No			
	Yes. Fill in the details.			
		Description and value of any prop transferred	payment or transfer was made	Amount of payment
	Person Who Was Paid	_		
	Number Street	_		
	City State Zip Code	_		
	Within 2 years before you filed for bankruptcy, of the ordinary course of your business or financia include both outright transfers and transfers made a and transfers that you have already listed on this star in the details.	I affairs? as security (such as the granting of a securit		
	Yes. Fill in the details.			
		Description and value of property transferred	Describe any property or payments received or debts pai in exchange	Date d transfer was made
	Person Who Received Transfer	_		
	Number Street			
	City State Zip Code Person's relationship to you			
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code Person's relationship to you	_		
	Within 10 years before you filed for bankruptcy, beneficiary? (These are often called asset-protection devices.)	did you transfer any property to a self-s	ettled trust or similar device of which	ı you are a
	✓ No			
	Yes. Fill in the details.			
		Description and value of the pro	perty transferred	Date transfer was made
	Name of trust			

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 45 of 66

Johnson Debtor 1 Breana Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 46 of 66

Johnson Debtor 1 Breana Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 47 of 66

Deb	tor 1	Breana			John		C	ase number <i>(i</i>	if known)		
		First Name	M	liddle Name	Last I	Name					
26.	Hav	e you been a party	y in any judicia	al or administr	ative proceed	ding under	any environm	ental law? Ir	nclude settlemer	nts and order	rs.
		No Yes. Fill in the det	ails.								
					Court or agen	псу		Nature	of the case		Status of the case
		Case title			Court Name			_			Pending
		Case number			Number Street			-			On appeal
					City	State	Zip Code	_			Concluded
Par	t 11:	Give Details Ab	oout Your Bu	siness or Co	nnections t	o Any Bu	siness				
27.	Witt	A member of A partner in a An officer, dir	etor or self-em a limited liabil a partnership rector, or man at least 5% of above applies.	aployed in a tra ity company (L aging executiv the voting or e Go to Part 12.	ade, professio LC) or limited e of a corpora quity securitie	on, or other liability pa ation es of a corp	r activity, either artnership (LLF poration	r full-time or _l		ny business?	
							ure of the busi	ness	Employer Ider include Socia		
		Business Name Number Street City	State	Zip Code	Name o	of account	ant or bookke	eper	EIN: Dates busines From		
					Describ	e the natu	ure of the busi	ness	Employer Ider include Socia		
		Business Name							EIN:		
		Number Street			Name o	of account	ant or bookke	eper	Dates busines	ss existed	
		City	State	Zip Code	_				From	То	
					Describ	e the natu	ure of the busi	ness	Employer Ider include Socia		
		Business Name			_				EIN:		
		Number Street			Name o	of account	ant or bookke	eper	Dates busines	ss existed	
		City	State	Zip Code	_				From	То	

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 48 of 66

Deb	tor 1	Breana			Johnson	Case number (if known)
		First Name		Middle Name	Last Name	<u> </u>
28.		hin 2 years before ditors, or other pa No Yes. Fill in the de	rties.	bankruptcy, did yo	ou give a financial statemer	nt to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		Number Street			_	
		Number Street				
		City	State	Zip Code	_	
		•	Oldio	2 , p 3 343		
Part	12:	Sign Below				
t	rue a	and correct. I und	erstand that	making a false sta	tement, concealing proper	nts, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Breana John			**
		Signat	ture of Debtor	1		Signature of Debtor 2
		Date	10/5/2017			Date
_						
	Did yo	ou attach additio	nal pages to	Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
[✓ N	lo				
[Y	'es				
	Oid yo	ou pay or agree to	o pay someor	ne who is not an at	torney to help you fill out b	ankruptcy forms?
ſ	√ N	lo				
į		es. Name of perso	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 49 of 66

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern D	District of Illinois		
In re	Breana Johnson		Case	e No	
	Debtor				(If known)
			Cha	oter	Chapter 13
	DISCLOSURE OF	COMPENSA	TION OF ATTOR	NEY FO	R DEBTOR
C	ursuant to 11 U.S.C. § 329(a) and F ompensation paid to me within one endered or to be rendered on behalf	year before the filing of	of the petition in bankruptcy,	or agreed to b	be paid to me, for services
F	or legal services, I have agreed to a	ccept			\$4,000.00
Р	rior to the filing of this statement I I	nave received			\$0.00
В	alance Due				\$4,000.00
2. T	he source of the compensation paid	d to me was:			
	Debtor	Other (sp	ecify)		
3. T	he source of the compensation paid	d to me is:			
	✓ Debtor	Other (sp	ecify)		
4.	I have not agreed to share the ab members and associates of my l		nsation with any other persor	n unless they	are
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the ag			
5. lr	n return for the above-disclosed fee a. Analysis of the debtor's finan bankruptcy;	-	· ·		• •
	b. Preparation and filing of any	petition, schedules, sta	atements of affairs and plan v	which may be	required;
	c. Representation of the debtor	at the meeting of cred	tors and confirmation hearin	g, and any ad	journed hearings thereof;
	d. Representation of the debtor	in adversary proceedir	ngs and other contested bank	ruptcy matte	rs;
6. B	y agreement with the debtor(s), the	above-disclosed fee d	oes not include the following	services:	
		CER	TIFICATION		
	ertify that the foregoing is a complet (s) in this bankruptcy proceedings.	e statement of any agr	eement or arrangement for p	ayment to me	for representation of the
	10/5/2017		/s/ Chad Miz	elle	
	Date		Signature of Att	orney	
			Semrad Law I	-irm	
			Name of law	firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total foo

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 54 of 66

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Johnson, Breana	Case No	
Debtor(s)			
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	TRIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their
Date:	10/5/2017	/s/ Johnson, Bre Johnson, Brean	
		Signature of Deb	

AUTOMTV CRDT POC Notice: Louise Kolberg PO Box 2286 Southfield, MI, 48037

US DEPT OF ED/GLELSI 2401 Internal Lane Attn: Chhengre Lim Madison, WI, 53704

SLSC/EFS PO BOX 61047 HARRISBURG, PA, 17106

City of Chicago Department of Revenue 121 North LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

Cook County Recorder of Deeds 118 N Clark Chicago, IL, 60602

IRS 1 PO Box 7346 Philadelphia, PA, 19101

American Finance Co 53 W Jackson Blvd Ste 1522 Chicago, IL, 60604

Speedy Cash Po Box 101928 Birmingham, AL, 35210

Brothers Finance 328 S Jefferson Ave Chicago, IL, 60661 Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 56 of 66

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Dist	rict of Illinois		
In re	Breana Johnson Debtor		C	lase No.	The second secon
	Dentu		C	hapter	(if known) Chapter 13
	The state of the s			***************************************	
	DISCLOSURE OF CO	MPENSATI	on of atto	RNEYF	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. E compensation paid to me within one year rendered or to be rendered on behalf of the	before the filing of th	e petition in bankrupt	ov or agreed to	he haid to me for services
	For legal services, I have agreed to accept				\$4,000.00
	Prior to the filing of this statement I have I	received			\$0.00
-	Balance Due			•	\$4,000.00
2.	The source of the compensation paid to m	ne was:	·	•	
	2 Debtor	Other (specifi	y)		
3.	The source of the compensation paid to m	ne is:			
	Debtor	Other (specify	y)		
4.	I have not agreed to share the above-or members and associates of my law fin	disclosed compensati m.	on with any other per	son unless they	/ are
	I have agreed to share the above-discl members or associates of my law firm the people sharing in the compensation	. A copy of the agreer	with a other person or ment, together with a l	persons who a ist of the name	re not s of
5.	In return for the above-disclosed fee, I hav	e agreed to render leg	gal service for all aspec	ots of the banki	ruptcy case, including:
	 a. Analysis of the debtor's financial si bankruptcy; 	ituation, and renderin	g advice to the debtor	in determining	g whether to file a petition in
	b. Preparation and filing of any petition	on, schedules, statem	ents of affairs and pla	n which may b	e required;
	c. Representation of the debtor at the	meeting of creditors	and confirmation hea	ring, and any a	djourned hearings thereof;
	d. Representation of the debtor in adv	ersary proceedings a	and other contested ba	nkruptcy matte	ers;
6.	By agreement with the debtor(s), the above	≻disclosed fee does r	not include the followi	ng services:	
		*			
		CERTIFIC			
debto	certify that the foregoing is a complete state or(s) in this bankruptcy proceedings.	ement of any agreeme	ent or arrangement for	payment to m	e for representation of the
	8/17/2017		/s/ Chad M	fizelle	
	Date Control C		Signature of	Attorney	The state of the s
			Semrad La	v Firm	The second secon
			Name of ia	w firm	



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

1

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 58 of 66

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 59 of 66

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stav.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- I. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 60 of 66

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 61 of 66

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- I. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$61.76 for expenses, leaving a balance due of \$4,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 8/17/2017	generos
Signed: Bran Julian	
/s/ Breana Johnson	
1	/s/ Chad Mizelle
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 62 of 66

Debtor 1 Breana First Name	Middle Name	Johnson Last Name	Case number (if kno	2003
WATCHWARD CONTRACTOR	estions for Reporting Purpo			
16. What kind of debts do you have?	16a. Are your debts prime "incurred by an indivi No. Go to line 16i Yes. Go to line 17	arily consumer debts? dual primarily for a per b. arily business debts? or investment or through	sonal, family, or house Business debts are de Igh the operation of th	bts that you incurred to obtain ne business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Yes. I am filing under Chaexpenses are paid to No. Yes.		hat after any exempt pr e to distribute to unsecu	operty is excluded and administrative red creditors?
18. How many creditors do you estimate that you owe?	7 1-49 50-99 100-199 200-999	1,000-5. 5,001-10 10,001-	000,0	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	了 \$10,000 了 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	S0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	S10,000 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petitio	n, and I declare under p	penalty of perjury that	the information provided is true and
	correct. If I have chosen to file under of title 11, United States Counder Chapter 7. If no attorney represents me out this document, I have oil I request relief in accordance I understand making a false connection with a bankrupt both. 18 U.S.C. §§ 152, 134	r Chapter 7, I am aware ode. I understand the re e and I did not pay or as otalined and read the not e with the chapter of ti- statement, concealing cy case can result in fir	e that I may proceed, if elief available under ea gree to pay someone v otice required by 11 U tle 11, United States (property, or obtaining nes up to \$250,000, o	f eligible, under Chapter 7, 11,12, or 13 ach chapter, and I choose to proceed who is not an attorney to help me fill I.S.C. § 342(b). Code, specified in this petition. In money or property by fraud in a rimprisonment for up to 20 years, or
	Signature of Debtor 1	347	Signature of	
aan ka	Executed on 8/17/20 MM	7 00 7 YYYY	Executed (on

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 63 of 66

Fill (Brid)Cylette	रतः हो। शहर १७० (बीहाशोगे ४,४७) हो ७ ० .	ISE			
Debtor 1	Breana		Johnson		
	First Name	Middle Name	Last Name	manadamen ampaga.	
Debtor 2 (Spouse, if filling)	Charles				
	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number			(State)	Reference de de Primerone	
	-				Check if this is a
Official	Form 106De	<u>C</u>			amended filing
Declarat	ion About an I	ndividual Debi	or's Schedule	S	12/1
If two married	people are filing togethe	r, both are equally respon	nsible for supplying corre	ct information.	USBBOOKS COLORS ON BOOKS OF THE COLORS OF THE COLORS OF THE USBBOOK OF THE COLORS OF T
U.S.C. §§ 152,	1341, 1519, and 3571.	on with a bankruptcy cas	e can result in fines up to	o \$250,000, or imprisonment for up to	20 years, or both. 18
Did you p	ay or agree to pay some	one who is NOT an attorn	ey to help you fill out ban	ikruptcy forms?	
No					
sound E Yes.	Name of person		Attach Bankruptoy Signature (Official F	Petilion Preparer's Notice, Declaration, ar Form 119).	nd
Under po	palty of parium, I dealers	that I have read the assert	opportunit and adults - 1915 - 19	d with this declaration and	
that they	are true and correct.	A A	mary and schedules med	with this declaration and	
🗶 /s/ Brear	na Johnson \ Bra		×		
Signature o	of Debtor 1		Signatur	re of Debtor 2	
Date 8/17 MM	7/2017 /DD/YYYY	-	Date	IM/DD/YYY	

MM/DD/YYYY

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 64 of 66

Debtor 1	l Breana		Johnson	Case number at known
	First Name	Middle Name	Last Name	
28. Wi	thin 2 years before you editors, or other partie	ı filed for bankruptcy, did y s.	ou give a financial staten	nent to anyone about your business? Include all financial institutio
[Z	Ĩ No			
Property .	Yes. Fill in the details	below.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		родия	
		,		
	City §	State Zip Code		
2 11 12	Sign Below			
a ba	nkruptcy case can res	ult in fines up to \$250,000,	or imprisonment for up to	erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of	of Debtor 1	A CONTRACTOR OF THE CONTRACTOR	Signature of Debtor 2
	Date 8/17	/2017		Date
Did y	ou attach additional p	pages to Your Statement of	Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
	No Yes			
Did y	ou pay or agree to pay	someone who is not an at	torney to help you fill out	bankruptcy forms?
en e	No			
Boursell .	Yes. Name of person			Attach the Bankruptcy Patition Preparer's Notice, Declaration, and Signature (Official Form 119)

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 65 of 66

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

in re:	Johnson, Breana	Case No	
	Debtor(s)	Gast NO.	
		Chapter.	Chapter13
	VERI	FICATION OF CREDITOR MAT	TRIX
TI nowledge	he above named Debtors hereby vi e.	erify that the attached list of creditors is tr	rue and correct to the best of their
)ata: 	8/17/2017	/s/ Johnson, Bre	sena & Bre In Jahr
		Johnson, Brean: <i>Signature of Deb</i>	· //

Case 17-29857 Doc 1 Filed 10/05/17 Entered 10/05/17 09:55:07 Desc Main Document Page 66 of 66

Debt	or Breana First Name		Johnson	Case number (1/4/2014)	
		Middle Name	Last Name		
16.		nily income that applies to y	ou. Follow these steps:		
	16a. Fill in the state in which	•	Illinois		
	16b. Fill in the number of p	people in your household.	2		
	household	ily income for your state and si d in the separate instructions fo	To find	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	<u>\$66,487.00</u>
17.					
	17a. Line 15b is less the under 11 U.S.C.	han or equal to line 16c. On th § <i>1325(b)(3).</i> Go to Part 3. D	e top of page 1 of this for NOT fill out <i>Calculation</i>	orm, check box 1, Disposable income is not determined of Disposable Income (Official Form 122C-2).	
	U.S.C. § 1325(b)	than line 16c. On the top of p (3), Go to Part 3 and fill out current monthly income from li	Calculation of Disposa	c box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that	·
ELCONOMICS AND SOCIETY		mmitment Period Under	AND THE RESIDENCE OF THE PROPERTY OF THE PROPE	4}	
18.		monthly income from line 11	in the transfer of the control of th		\$2,541.17
19.	Deduct the marital adjust commitment period under to	tment if it applies. If you are I1 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of yo	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
	19a. If the marital adjustme	nt does not apply, fill in 0 on 1	ne 19a.		-\$0.00
	19b. Subtract line 19a fro	om line 18.			\$2,541.17
20.	Calculate your current me	onthly income for the year, i	follow these steps:		1
	20a. Copy line 19b.				\$2,541.17
	Multiply by 12 (the nu	mber of months in a year).			x 12
	20b. The result is your curre	ent monthly income for the yea	ar for this part of the form	٦.	\$30,494.04
	20c. Copy the median famil	ly income for your state and si	ze of household from lin	e 16c.	S66,487.00
21.	How do the lines compare				
	Line 20b is less than line commitment period is 3	ne 20c. Unless otherwise order 3 years. Go to Part 4.	ed by the court, on the t	op of page 1 of this form, check box 3, The	
	Line 20b is more than of 4. The commitment per	or equal to line 20c. Unless off <i>riod is 5 years.</i> Go to Part 4.	nerwise ordered by the c	ourt, on the top of page 1 of this form, check box	
Pari	Sign Below				
	By signing here, I decla	re under penalty of perjury that	the information on this	statement and in any attachments is true and correct.	
	/s/ Breana John Signature of Debtor	ison KBhu Juh	×	gnature of Debtor 2	
	Date 10/4/201 MM/DD/YYY	70%		ateMM/DD/YYYY	
	If you checked 17a, do If you checked 17b, fill above.	NOT fill out or file Form 1220 out Form 1220-2 and file it wi	-2. th this form. On line 39	of that form, copy your current monthly income from line	14